



Official Rules – AHCU Summer Swipe Sweepstakes

NO PURCHASE NECESSARY TO ENTER OR WIN. A PURCHASE OR PAYMENT OF ANY KIND WILL NOT INCREASE YOUR CHANCES OF WINNING.

1. Sweepstakes Period

The AHCU Summer Swipe Sweepstakes ("Sweepstakes") begins at 12:00:00 a.m. CT on July 1, 2026 and ends at 11:59:59 p.m. CT on August 31, 2026 (the "Sweepstakes Period").

2. How to Enter

Eligible AHCU members will automatically receive one (1) entry for each qualifying purchase transaction made using an AHCU debit card or credit card during the Sweepstakes Period. Qualifying transactions must post during the Sweepstakes Period. Excluded transactions include: ATM withdrawals, cash advances, balance transfers, returns, chargebacks, disputed transactions, fraudulent transactions, person-to-person transfers, and fees. Alternative Method of Entry: To enter without making a purchase, mail a handwritten 3 x 5 card with your full name, address, phone number, email address, and date of birth to: Associated Healthcare Credit Union, Attn: Summer Swipe Sweepstakes, 6789 Upper Afton Road, Woodbury, MN 55125. Mail-in entries must be postmarked during the Sweepstakes Period and received by September 7, 2026. Limit one mail-in entry per person per day.

3. Random Drawings

Weekly drawings will be conducted on or about each Friday during the Sweepstakes Period from eligible entries received during the applicable week. Monthly drawings will be conducted on or about August 3, 2026 and September 1, 2026. Odds of winning depend on the number of eligible entries received. Decisions of Sponsor are final and binding.

4. Claiming Your Prize

Potential winners will be notified using contact information on file with AHCU. Sponsor may attempt contact up to three (3) times. If a potential winner cannot be contacted, fails to respond within ten (10) business days, is found ineligible, or fails to complete any required documentation, the prize may be forfeited and an alternate winner selected. Sponsor may award prizes through account credit, mail, or in-person pickup.

5. Prizes and Approximate Retail Value

Ten (10) winners will be selected each week during the Promotion Period. Each weekly winner will receive a refund equal to the winner's largest qualifying purchase transaction during the applicable entry period, up to a maximum value of One Hundred Dollars (\$100). Qualifying purchases may include, but are not limited to, grocery purchases, fuel purchases, healthcare worker essentials, dining and entertainment, and everyday spending.

In addition, two (2) monthly prize winners will each receive Five Hundred Dollars (\$500) deposited into the winner's AHCUC account.

The approximate retail value ("ARV") of each weekly prize is up to \$100. The ARV of each monthly prize is \$500. The maximum aggregate value of all weekly prizes available during the Promotion Period is \$8,000. The total value of all monthly prizes is \$1,000. The maximum total aggregate ARV of all prizes available in the Promotion is \$9,000.

Prizes are non-transferable and no substitution is permitted except by Sponsor, which reserves the right to substitute a prize of equal or greater value if necessary.

6. Eligibility

Open only to legal residents of Minnesota and Wisconsin who are at least eighteen (18) years of age and AHCUC members in good standing. Employees, directors, officers, agents, affiliated agencies, and immediate family or household members thereof are not eligible. Void where prohibited.

7. Entry Conditions and Release

By participating, entrants agree to comply with these Official Rules and release and hold harmless AHCUC, its affiliates, officers, directors, employees, agents, advertising and promotional partners from any claims, damages, liabilities, costs, or expenses arising out of participation in the Sweepstakes or acceptance, possession, or use of any prize.

8. Privacy and Data Collection

Information collected in connection with this Sweepstakes is subject to AHCUC's Privacy Policy available at <https://www.ahcu.org/privacy-policy/>. By participating, entrants consent to the collection and use of information for administration of the Sweepstakes.

9. General Conditions

Sponsor reserves the right to cancel, suspend and/or modify the Sweepstakes, or any part of it, for any reason whatsoever, including, without limitation, fire, flood, natural or man-made epidemic of health of other means, earthquake, explosion, labor dispute or strike, act of God or public enemy, satellite or equipment failure, riot or civil disturbance, terrorist threat or activity, war (declared or undeclared) or any federal state or local government law, order, or regulation,

public health crisis, order of any court or jurisdiction or if any fraud, technical failures or any other factor beyond Sponsor's reasonable control impairs the integrity or proper functioning of the Sweepstakes, as determined by Sponsor in its sole discretion. If the Sweepstakes is terminated before the designated end date, Sponsor will (if possible) select the Grand Prize Winners in a random drawing from all eligible, non-suspect entries received as of the date of the event giving rise to the termination. Inclusion in such drawing shall be each entrant's sole and exclusive remedy under such circumstances. Sponsor reserves the right in its sole discretion to disqualify any individual it finds to be tampering with the entry process or the operation of the Sweepstakes or to be acting in violation of these Official Rules or any other promotion or in an unsportsmanlike or disruptive manner. Any attempt by any person to deliberately undermine the legitimate operation of the Sweepstakes may be a violation of criminal and civil law, and, should such an attempt be made, Sponsor reserves the right to seek damages from any such person to the fullest extent permitted by law. Only the type and quantity of prizes described in these Official Rules will be awarded. The invalidity or unenforceability of any provision of these rules shall not affect the validity or enforceability of any other provision. In the event that any provision is determined to be invalid or otherwise unenforceable or illegal, these rules shall otherwise remain in effect and shall be construed in accordance with their terms as if the invalid or illegal provision were not contained herein. Sponsor's failure to enforce any term of these Official Rules shall not constitute a waiver of that provision.

10. Limitations of Liability

The **Released Parties** as set forth above are not responsible for: (1) any incorrect or inaccurate information, whether caused by entrants, printing errors or by any of the equipment or programming associated with or utilized in the Sweepstakes; (2) technical failures of any kind, including, but not limited to malfunctions, interruptions, or disconnections in phone lines or network hardware or software; (3) unauthorized human intervention in any part of the entry process or the Sweepstakes; (4) technical or human error which may occur in the administration of the Sweepstakes or the processing of entries; or (5) any injury or damage to persons or property which may be caused, directly or indirectly, in whole or in part, from entrant's participation in the Sweepstakes or receipt or use or misuse of any Prize. If for any reason an Entry is confirmed to have been erroneously deleted, lost, or otherwise destroyed or corrupted, entrant's sole remedy is another Entry in the Sweepstakes, provided that if it is not possible to award another Entry due to discontinuance of the Sweepstakes, or any part of it, for any reason, Sponsor, at its discretion, may elect to hold a random drawing from among all eligible entries received up to the date of discontinuance for any or all of the Prizes offered herein. Entrant further agrees and acknowledges that Sponsor reserves the right to forfeit or award any unclaimed or leftover Grand Prize at its sole discretion.

11. Disputes/Governing Law

Disputes/Governing Law: Entrants agrees that: (i) any and all disputes, claims and causes of action arising out of or connected with this Sweepstakes, or any prizes awarded, other than those concerning the administration of the Sweepstakes or the determination of winner, shall

be resolved individually, without resort to any form of class action; (ii) any and all disputes, claims and causes of action arising out of or connected with this Sweepstakes, or any prizes awarded, shall be resolved exclusively by the United States District Court or the appropriate Minnesota State Court; (iii) any and all claims, judgments and awards shall be limited to actual out-of-pocket costs incurred, including costs associated with entering this Sweepstakes, but in no event attorneys' fees; and (iv) under no circumstances will entrant be permitted to obtain awards for, and entrant hereby waives all rights to claim punitive, incidental and consequential damages and any other damages, other than for actual out-of-pocket expenses, and any and all rights to have damages multiplied or otherwise increased. SOME JURISDICTIONS DO NOT ALLOW THE LIMITATIONS OR EXCLUSION OF LIABILITY FOR INCIDENTAL OR CONSEQUENTIAL DAMAGES, SO THE ABOVE MAY NOT APPLY TO YOU. All issues and questions concerning the construction, validity, interpretation and enforceability of these Official Rules, or the rights and obligations of the entrant and Sponsors in connection with the Sweepstakes, shall be governed by, and construed in accordance with, the laws of the State of Minnesota, without giving effect to any choice of law or conflict of law rules (whether of the State of Minnesota or any other jurisdiction), which would cause the application of the laws of any jurisdiction other than the State of Minnesota.

12. Sweepstakes Winners

For a list of winners, send a written request to Associated Healthcare Credit Union, 6789 Upper Afton Road, Woodbury, MN 55125 within sixty (60) days after the Sweepstakes Period ends.

13. Official Rules

These Official Rules will be available on AHCU marketing channels and designated promotional landing pages during the Sweepstakes Period.

14. Sponsor

Associated Healthcare Credit Union, 6789 Upper Afton Road, Woodbury, Minnesota 55125.